

SPOTLIGHT

VOLUME 23

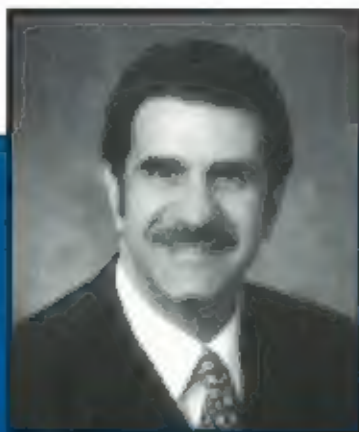
NOVEMBER 2000

NUMBER 11



**Are You A
LEADER?**

A Monthly Publication of American Income Life Insurance Company



from the desk of
Roger Smith

Executive Vice President,
Director of Agencies

"He who is to be a good [leader] must first have been [led]."

— Aristotle

Are You A Leader?

We come in contact with leaders everyday. Leaders can be anyone — the head of your family, a pastor, priest or rabbi, the president of a union, a teacher or an elected official. Leaders come in many forms and take on many roles. But, what does it mean to be a leader? For that matter, what is leadership? Or more specifically, what does a leader do?

These questions are often asked, but seldom answered the same. We all have our own ideas of what kind of character it takes to be a leader. Or what it means to be a leader. It is, however, important to remember a few things when pondering these questions. First, there are characteristics common to many leaders, that have placed them in their leadership roles. Such things as strength, charisma and knowledge are just a few of these common denominators. Second, there are few natural born leaders. Most leaders develop over time, built from character and experience. Rome wasn't build in a day; so too a leader.

According to *The 7 Habits of Highly Effective People*, by Dr. Stephen R. Covey, there are four levels of leadership, and in order to be an effective leader you must develop on all four levels.

- The first level is personal. Are you effective at leading yourself, setting goals and attaining them? Thomas J. Watson wrote, "Nothing so conclusively proves a man's ability to lead others as what he does from day to day to lead himself."
- Level two is interpersonal. Are you effective with others, helping them set and attain goals? "A leader's role is to raise people's aspirations for what they can become and to release their energies so they will try to get there," says David Gergen.
- The third level is managerial. Are you effective at managing yourself and others simultaneously?
- And the final level is organizational. Are you effective at managing yourself and others while taking your Agency in the direction it needs to go? According to Warren Bennis, "Leadership is the capacity to translate vision into reality."

Webster's describes a leader as someone to go before and show the way, to act as a guide, one who influences or induces others to action. It was once said, "The best leaders are clear. They continually light the way, and in the process, let each person know that what they do makes a difference."

However, are you doing all you can to motivate those with whom you work? Are you clear, continually lighting the way for others to follow?

I propose this question to you — *Are you a leader?* American Income has been doing business for close to 50 years, and I know that we have been given the time to develop our leadership capabilities. I also know that this Company is driven by people with the characteristics common to many leaders. You are a group of men and women with the charisma, the strength and the knowledge to do your job well.

As the year draws to a close, examine your leadership capabilities, and ask yourself — Am I a Leader? Am I doing all I can as a leader? Now is the time to define what it means, to you, to be a leader, and now is the time to define your role, as a leader, to others!

Continuing the legacy, carrying the torch.

Dates to Remember

Dec. 28 (Thursday), 2000

Business must be received in Waco to count for December and end of year production.

Dec. 25-26 (Monday - Tuesday), 2000

The Home Office will be closed for the Christmas Holiday.

Jan. 1 (Monday), 2001

The Home Office will be closed for New Year's Day.

Jan. 30 (Tuesday), 2001

Business must be received in Waco to count for January production.

Company Quality Averages

— December

Net to Gross: 74%

Persistency: 72.70%

Note: These figures will be used as the minimum qualification requirements for all bonuses. Only net to gross is used during the first eight months from Agent's hire date.

Agent Milestones

Congratulations Arkadi Nulman, on your milestone of \$111,344 inforce.



Cruisin' With Tim Cruise

Tim Cruise, of Downer's Grove, IL, is on pace to shatter the American Income Life Individual Producer record set by Brian Traboulay last year.

Cruise Watch

Number to beat	\$221,368	Cruise must average
YTD Net ALP	\$209,424	\$6,000 in the final
Difference	\$11,944	two months of the
Last month	\$23,487	year to break
		Traboulay's record.

A+ Customer Service

Customer service is the backbone of any business, and when it comes to offering the best, AIL doesn't hold back. Here's what one of our Agents had to say about one of our Customer Service Reps:

"I just wanted to let you know I had a fantastic experience with one of your Customer Service Reps today. I called in to ask some questions on personal policies, and she was so incredibly helpful, knowledgeable, patient and polite. After speaking with her, I am happy to know that our policyholders are receiving such great service. Thanks Sandra Light, you are spectacular!"

It's people like Sandra who make AIL what it is — a strong Company with great Home Office support! Keep up the good work Sandra.

Founder's Club Outstanding Producers

October

Agent	SGA	Times Qualified	Total Net ALP	N/G*	Persistency
Timothy Cruise	Scott Smith	6	\$96,063	80	83.31
Arkadi Nulman	Larry Geneser	4	68,373	84	89.30
Frauline McGuire	Anne O'Driscoll	3	51,669	80	76.49
Larry Adebesein	Matt Blumert	1	46,680	86	82.65
Kouassi Appiah	Rick Altig	1	42,283	88	89.17
John Anderson	Larry Geneser	1	58,175	82	87.17

*Percentage of Net to Gross

Founder's Club Outstanding PR Representatives

October

Agent	SGA	Times Qualified	Number Of Cards
Robin Denham	Larry Geneser	8	11,517
Debbie Enstedt	Rick Altig	2	15,174

Stepping Up

Promoted To Supervising Agent

Timothy Ball Cohen-Hartman Nevada	David Bannister Eric Gigliome New Jersey	Tera Benton Kevin Pawlowski Tennessee	Larry Black Hancock-Boles Kentucky	Josh Brown Justin A. James Mississippi
Tiffany Carter Rick Allig Washington	Jack Cox William Jennings Colorado	Paul Dabie Eric Gigliome New Jersey	Neil Douglas Mark Hancock Indiana	David Faber Greg Parise Indiana
Tiffany Fields Greg Parise Indiana	Brad Foree Richard Neal Arkansas	Lisa Gardner-Blalock Cohen-Hartman Arizona	Robert Hall Marc Zipper Florida	Margaret Harrison Joshua Chalom Ontario
Zachary Hart Gary Bleier Wisconsin	Celia Hernandez Kyle McGee Texas	Aaron Jarrett Marc Morton West Virginia	Ernest Johnson Kevin Khadivian Massachusetts	Olaf Johnson Marc Marton West Virginia
Clint Lanning Mark Hancock Indiana	Robert Lehman Justin A. Jones Mississippi	Edmundo Martinez Cohen-Hartman Arizona	Michael Mevisen Marc Zipper Florida	Jennifer Nelson David Zimmerman Georgia
John O'Neil Kevin Khadivian Massachusetts	Meehir Patel Kevin Khadivian Massachusetts	Chad Roehs Larry Geneser Missouri	Michael Sacotte Gary Bleier Wisconsin	Robert Schmidt Surace-Surace Ohio
Joseph Schneider Gary Bleier Wisconsin	Tracy Schubert Dennis Ishter Pennsylvania	Patrick Smith Kevin Khadivian Massachusetts	Robert Walpert Jatolt-Foll California	Rick Willer Jatolt-Foll California
Neil Zeigler Dennis Ishter Pennsylvania				

Promoted To General Agent

Marcellus Adams William Jennings Utah	Julie Aprahamian Joe Malone Wisconsin	William Bernink David Hausman Georgia	William Burdely Eric Gigliome New Jersey	Forrest Cannon David Hausman Georgia
Errol Doerr Rick Allig Minnesota	Steven Edgell Michael Busico California	Mark Gagliardi Jatolt-Foll California	Don Goodwin Kevin Pawlowski Texas	Kristina Harrell Rick Allig North Carolina
Mathew Hart Gary Bleier Wisconsin	Harry Kauffman Jatolt-Foll California	Ernest Loveless Cohen-Ruff California	Danny Mayorga Tom Williams Florida	Elio Ribeiro Cohen-Ruff California
Alice Shen Cohen-Ruff California	Richard Sturtevant Pat Sheehan Connecticut	Carlos Toscano Cohen-Ruff California	Geoffrey Vicente Robert Madsen Hawaii	

Promoted To Master General Agent

Barbara Bryant David Hausman Georgia	Gay Deitch Dennis Ishter Pennsylvania	Berry Kushner Joshua Chalom Ontario
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"Now it's time to step out of that box. Lift off that ceiling. Remove the barriers and refuse to acknowledge limitations. It's time to step up, so others can step in."

— Roger Smith



1. Timothy Cruise

Downer's Grove, IL

"We at AIL are the masters of the one call close. To me, a good warm-up is essential. Not only will it increase your closing ratio, but it will allow you to obtain more quality referrals. My advice is to spend less time thinking about it and more time doing it."



2. Michael Hanson

Winnipeg, MB

"Our business is helping people to protect themselves and their families. I strive to show every family that I am a professional. I also try to deliver 'Hour Power' at each and every call."



3. Moctar Ndiaye

Altamonte Springs, FL



4. Ladislav Lesanek

Raleigh, NC



5. Tony Sutton

Kansas City, MO



6. Ramin Maghsoud

Austin, TX



7. Paul Anderson

Kansas City, MO



8. James Dattilo

Altamonte Springs, FL



9. Matt Henderson

Altamonte Springs, FL



10. Ernest Johnson

Framingham, MA

Top Individual Producers — October

All Time Record to Beat					
★	Net ALP \$33,921	Year 1998	Month June		
Name	Net ALP	Pers	N/G*	MGA	SGA
1. Timothy Cruise	\$23,487	83.31	80	Andy Zomaya	Scott Smith
2. Michael Hanson	23,195	79.00	87	Ilija Orlovic	Rick Altig
3. Moctar Ndiaye	21,620		95	Ed Orell	Marc Zipper
4. Ladislav Lesanek	20,901	80.26	84		Ali Shahrak
5. Tony Sutton	20,610	80.34	93	Tony Sutton	Larry Geneser
6. Ramin Maghsoud	17,963	81.33	86		Larry Kudlacek
7. Paul Anderson	17,429		82	Vlad Basov	Larry Geneser
8. James Dattilo	16,037	80.37	84	Ed Orell	Marc Zipper
9. Matt Henderson	15,983		100	Ed Orell	Marc Zipper
10. Ernest Johnson	15,665		88	Steve Khadivian	Kevin Khadivian
11. Preeti Sahgal	15,659	90.96	86		Joshua Chalom
12. Dennis Mahone	14,877		80	Ryan Whitley	Larry Geneser
13. Arkadi Nulman	14,860	89.30	84	Vlad Basov	Larry Geneser
14. Nickolay Gusev	14,733	75.59	83	Vlad Basov	Larry Geneser
15. James Barnes	14,437		100	Dan Stevens	Larry Geneser
16. Frauline McGuire	13,647	76.49	80		Anne O'Driscoll
17. Dean Beaucage	13,252		91	Ryan Whitley	Larry Geneser
18. Roland Parker	13,175	90.43	79	Nicholas Nitkowski	Tom Williams
19. Alan Becker	12,992	92.82	86	Yaroslav Bitman	Larry Geneser
20. Stephen Ross	12,915	80.27	90	Stephen Ross	Steve Friedlander
21. Tiffany Carter	12,749		93	Don Wold	Rick Altig
22. Sandra Wood	12,506		98	Terrance Brennan	Scott Smith
23. Paramjit Sangha	12,451	85.43	84	Alan Martyn	Rick Altig
24. Patrick Smith	12,318		83	Steve Khadivian	Kevin Khadivian
25. Upinder Bhinder	12,279	80.12	83	Alan Martyn	Rick Altig
26. Gary Selesky	12,033		87	Michael Knapick	Scott Smith
27. Maurice Davies	11,959		94	Stephen Ross	Steve Friedlander
28. Martin Roedi	11,836		92	Ryan Whitley	Larry Geneser
29. Daniel Crocetti	11,808		85	Michael Knapick	Scott Smith
30. Bradley Kincaid	11,781	77.00	80	Bradley Kincaid	Rick Altig
31. Melvin Hudson	11,594		100	Ryan Whitley	Larry Geneser
32. Alex Chen	11,478	87.58	88	Alex Chen	Jatoft-Foti
33. Carl Boldon	11,362	83.84	82	Carl Boldon	Zeidner-Cowan
34. Jason Brown	11,291		94	Timothy Gray	Mike Jones
35. Donald Spence	11,084	80.98	84		Ramin Kouladji
36. Terrance Rupp	11,081		91	Michael Pritchett	Larry Geneser
37. Aaron Dubois	11,041	73.89	85	Vlad Basov	Larry Geneser
38. Sanita Tuutuli	11,022		95	James Isip	Cohen-Rutt
39. Luis Alves	10,947		93	Ed Orell	Marc Zipper
40. Lisa Kirkweg	10,945		97	Ryan Whitley	Larry Geneser
41. Paul Voftek	10,937	80.25	81		Altig-Martyn
42. Kevin Bukatman	10,842	92.21	86		Eric Giglione
43. Nicholas Lapceovich	10,769		75		Joshua Chalom
44. David Thornton	10,632	95.67	97	Erik Graham	Cohen-Rutt
45. Michael Urbanczyk	10,618		92	Nicholas Nitkowski	Tom Williams
46. Robert Dunn	10,514	75.29	86		Rick Mansfield
47. Peter Novellino	10,499	77.00	80	Jeffery Churchfield	Rick Altig
48. Thomas Gilbert	10,471	82.84	85	Jeffery Churchfield	Rick Altig
49. Richard Sturtivant	10,464		86		Pat Shehan
50. Shawna Green	10,461		91	Lee Conti	Cohen-Rutt

*percentage of net to gross

Top Individual Producers — YTD

All Time Record to Beat					
★	Net ALP \$221,368	Year 1999			
Name	Net ALP	Pers	N/G*	MGA	SGA
1. Timothy Cruise	\$209,424	83.31	80	Andy Zomaya	Scott Smith
2. Arkadi Nulman	155,724	89.30	84	Vlad Basov	Larry Geneser
3. James Dattilo	150,473	80.37	84	Ed Orell	Marc Zipper
4. Ramin Maghsoud	126,830	81.33	86		Larry Kudlacek
5. Alan Becker	123,200	92.82	86	Yaroslav Bitman	Larry Geneser
6. Brian Traboulay	117,780	89.21	94	Brian Traboulay	Rick Altig
7. Wesley Bangs	115,951	82.79	83	Wendell Bangs	Rick Altig
8. Frauline McGuire	115,838	76.49	80		Anne O'Driscoll
9. Steven Polederos	115,657	85.54	84		Zeidner-Cowan
10. Alex Chen	112,003	87.58	88	Alex Chen	Jatoft-Foti
11. Paul Anderson	106,283		82	Vlad Basov	Larry Geneser
12. Kelly McDonald	105,481	77.69	77	Kelly McDonald	Jatoft-Foti
13. Nickolay Gusev	99,855	75.59	83	Vlad Basov	Larry Geneser
14. Stacey Wall	98,700	82.96	82	David Brister	Eric Giglione
15. Angeles Ordas	96,873	81.54	83		Michael Busico
16. Tony Sutton	95,504	80.34	93	Tony Sutton	Larry Geneser
17. Roland Parker	94,328	90.43	79	Nicholas Nitkowski	Tom Williams
18. Michael Hanson	93,548	79.00	87	Ilija Orlovic	Rick Altig
19. Paul Lund	92,115	81.33	82	Robert Olson	Scott Smith
20. Jinzhou Zhao	91,301	87.44	91	Wilbur Smith	Rick Altig
21. Stephen Ross	90,735	80.27	90	Stephen Ross	Steve Friedlander
22. Vladimir Opra	89,748	80.38	77	Vlad Basov	Larry Geneser
23. Kurt Johnson	89,554	83.63	92	Rory Lee	Rick Altig
24. Scott Remmey	89,483	74.95	86	Jeffrey Dinocento	Eric Giglione
25. Jack Seitz	89,118	78.67	81		Hancock-Boles
26. Larry Malitz	89,051	80.04	82	Larry Malitz	Pat Shehan
27. Preeti Sahgal	88,747	90.96	86		Joshua Chalom
28. Mark Bleier	88,477	88.31	92		Gary Bleier
29. Russell Morris	88,100	85.72	91	Russell Morris	Marc Zipper
30. Darrell Ballard	88,072	89.02	90	Doreen Ryan-Foti	Jatoft-Foti
31. Rebecca Francis	87,715	93.69	93	Joseph Nosse	Surace-Surace
32. David Thornton	87,049	95.67	97		Cohen-Rutt
33. Scott Sonnenberg	86,895	80.35	82	Ryan Whitley	Larry Geneser
34. Joan Badzik	86,773	81.49	82	Ted Schilling	William Jennings
35. Ladislav Lesanek	86,640	80.26	84		Ali Shahrak
36. Bradley Kincaid	86,568	77.00	80	Bradley Kincaid	Rick Altig
37. Peter Nikolov	85,322	77.41	97	Stephen Ross	Steve Friedlander
38. Chris Wittenbach	85,241	74.80	85	Chris Wittenbach	Justin A. Jones
39. Donald Spence	84,709	80.98	84		Ramin Kouladji
40. Kouassi Appiah	84,273	85.53	85	Roger Fung	Rick Altig
41. James Peate	84,108	75.89	82	Ed Orell	Marc Zipper
42. Michael O'Rourke	83,240	79.79	86	Ryan Whitley	Larry Geneser
43. Edward Farley	83,180	79.44	81	Ed Orell	Marc Zipper
44. Thomas Gilbert	83,163	82.84	85	Jeffery Churchfield	Rick Altig
45. David Zophin	82,738	74.33	79	Ed Orell	Marc Zipper
46. Rajeev Arora	82,399	87.99	87	Rajeev Arora	Rick Altig
47. William Cook	82,097	84.89	84		Cohen-Rutt
48. Albert DiMarco	81,558	73.10	77	Albert DiMarco	Rick Altig
49. Larry Adebessin	81,087		86	David Ragland	Matt Blumert
50. Mitchell Clem	79,857	81.52	79		Larry Geneser

*percentage of net to gross

SGAs Expanding Territories

2000 in 2000

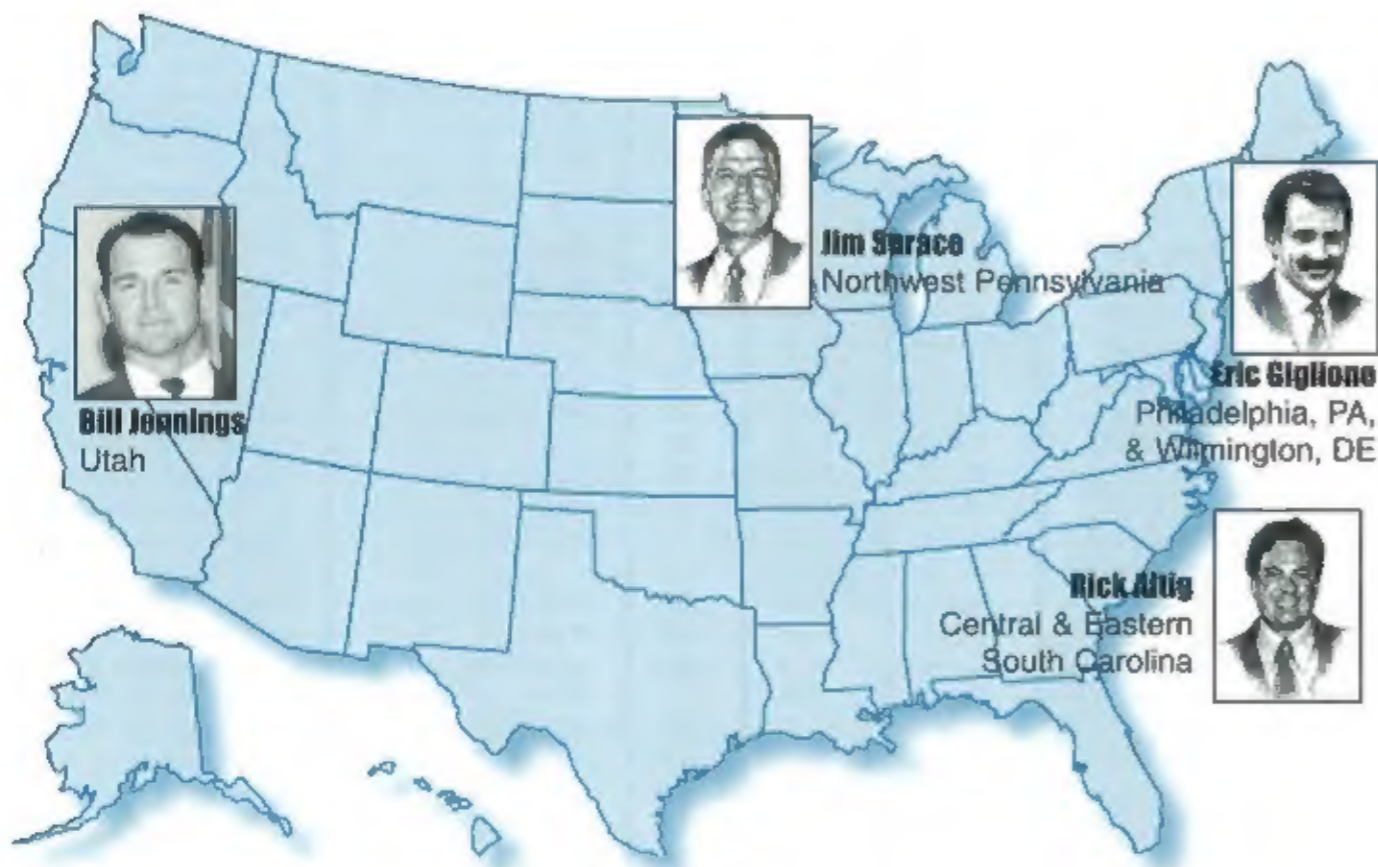
Promoted To State General Agent For October



Lloyd Fitzgerald
Texas



Jerel Turner
New Mexico



World's Greatest BONUS

750+

Agent	SGA
Paul Anderson	Larry Geneser
Alan Becker	Larry Geneser
Timothy Cruise	Scott Smith
James Dattilo	Marc Zipper
Nickolay Gusev	Larry Geneser
Michael Hanson	Rick Altig
Matt Henderson	Marc Zipper
Ernest Johnson	Kevin Khadivian
Ladislav Lesanek	Alireza Shahrak
Ramin Maghsoud	Larry Kudlacek
Frauline McGuire	Anne O'Driscoll
Moctar Ndiaye	Marc Zipper
Arkadi Nulman	Larry Geneser
Roland Parker	Tom Williams
Preeti Sahgal	Joshua Chalom
Paramjit Sangha	Rick Altig
Tony Sutton	Larry Geneser

600+

Agent	SGA
James Barnes	Larry Geneser
Dean Beaucage	Larry Geneser
Upinder Bhinder	Rick Altig
Kevin Bukatman	Eric Giglione
Tiffany Carter	Rick Altig
Alex Chen	Jatoff-Foti
Dennis Mahone	Larry Geneser
Scott Remmey	Eric Giglione
Stephen Ross	Steve Friedlander
Gary Selesky	Scott Smith
Patrick Smith	Kevin Khadivian
Donald Spence	Ramin Kouladji
David Thornton	Cohen-Rutt
Sandra Wood	Scott Smith

500+

Agent	SGA
Luis Alves	Marc Zipper
Mark Bleier	Gary Bleier
Carl Boldon	Zeidner-Cowan
Jason Brown	Mike Jones
Mark Brunetto	Eric Giglione
Demetria Bryant	Larry Geneser
John Cooper	Larry Kudlacek
Daniel Crocetti	Scott Smith
Maurice Davies	Steve Friedlander
Aaron Dubois	Larry Geneser
Robert Dunn	Rick Mansfield
Shawna Greene	Cohen-Rutt
Melvin Hudson	Larry Geneser
Bradley Kincaid	Rick Altig
Lisa Kirkweg	Larry Geneser
Nicholas Lapcevich	Joshua Chalom
Paul Lund	Scott Smith
Peter Novellino	Rick Altig
Paul Paterno	Alireza Shahrak
Martin Roedl	Larry Geneser
Terrance Rupp	Larry Geneser
Scott Sonnenberg	Larry Geneser
Richard Sturtevant	Patrick Shehan
Darren Swerda	Rick Altig
Sanita Tuufuli	Cohen-Rutt
Michael Urbanczyk	Tom Williams
Paul Vojtek	Rick Altig
Jinzhou Zhao	Rick Altig

400+

Agent	SGA
Larry Adebessin	Matt Blumert
Bradley Allen	Surace-Surace
Rita Bailey	Charles Scott
Joyce Borning	Rick Altig
Rudi Camenzind	Cohen-Rutt

Dale Cheney	Rick Altig
Tapera Chirawu	Charles Scott
Bill Cook	Cohen-Rutt
Alfred Cox	Alireza Shahrak
Steven Diccico	Kevin Khadivian
Matthew Fair	Zeidner-Cowan
Rebecca Francis	Surace-Surace
Michael Fritz	Marc Zipper
Thomas Gilbert	Rick Altig
Harpreet Gujral	Rick Altig
Rodrigo Gutierrez	Marc Zipper
Lutfi Han	Eric Giglione
Christine Hartman	Cohen-Hartman
George Hays	Hancock-Boles
John Huber	Eric Giglione
Steven Jakubczak	Scott Smith
Kurt Johnson	Rick Altig
Cecilia Justiniano	Alireza Shahrak
Denis Kevany	Rick Altig
Herman Libman	Lisa D'Amico
Kelly Mack	Marc Zipper
Larry Malitz	Patrick Shehan
Russell Morris	Marc Zipper
Sharon Nigota	Eric Giglione
Richard Nye	Rick Mansfield
Michael Oliva	Cohen-Hartman
Lewis Prochnau	Rick Altig
Elo Ribeiro	Cohen-Rutt
Chad Roehrs	Larry Geneser
James Schneider	Robert Glover
Kevin Shevchenko	Eric Giglione
Jeff Spanaus	Gary Bleier
Todd Stearman	Michael Busico
Michael Tripp	Jatoff-Foti
Robert Tuttle	Scott Smith
Al-Karim Walji	Rick Altig
Stacey Wall	Eric Giglione
Michael Wehrly	Rick Altig
Larry Williams	Rick Altig

Top Supervising Agents



1. Levi Clock
Kansas City, MO



2. Vladimir Opra
Kansas City, MO



3. William Piacenti
Altamonte Springs, FL

October Production

All Time Record to Beat

Month: \$49,185 Net ALP Gino Tanzil

Name	1st Year Agent	Net ALP	Pers	N/G	# 1st Yr Agents	MGA	SGA
1. Levi Clock	\$29,754	\$32,377	73.47	84	3	Dan Stevens	Larry Geneser
2. Vladimir Opra	26,518	35,479	80.22	83	4	Vlad Basov	Larry Geneser
3. William Piacenti	21,620	27,547		95	1	Ed Orell	Marc Zipper
4. Vance Rountree	20,984	26,224		88	2	Ed Orell	Marc Zipper
5. Richard Ramirez	17,172	21,468		89	2	Ed Orell	Marc Zipper

YTD Production

All Time Record to Beat

Month: \$234,648 Net ALP

Name	1st Year Agent	Net ALP	Pers	N/G	# 1st Yr Agents	MGA	SGA
1. Vladimir Opra	\$99,681	\$176,015	80.22	83	4	Vlad Basov	Larry Geneser
2. Barbara Bomer	81,324	96,858		77	1	Eric Schott	Surace-Surace
3. Levi Clock	60,276	105,240	73.47	84	3	Dan Stevens	Larry Geneser
4. Scott Geisel	51,765	60,849		82	5	Todd Hollman	Lisa D'Amico
5. Ramin Maghsoud	38,430	162,074	81.18	86	3		Larry Kudlacek

Top General Agents



1. Michael O'Rourke
St. Louis, MO



2. John William
Altamonte Springs, FL



3. James Peate
Altamonte Springs, FL



4. Alan Becker
St. Louis, MO



5. Arkadi Nulman
Kansas City, MO

October Production

All Time Record to Beat

Month: \$103,854 Net ALP Don Foli

Name	1st Year Agent	Net ALP	Pers	N/G	# 1st Yr Agents	MGA	SGA
1. Michael O'Rourke	\$52,136	\$57,146	76.29	81	6	Ryan Whitley	Larry Geneser
2. John William	48,158	56,603	83.49	89	5	Ed Orell	Marc Zipper
3. James Peate	47,477	55,456	76.51	83	8	Ed Orell	Marc Zipper
4. Alan Becker	47,487	60,459	82.07	83	6	Yaroslav Bitman	Larry Geneser
5. Arkadi Nulman	34,961	49,549	88.92	84	3	Vlad Basov	Larry Geneser
6. Scott Sonnenberg	31,119	40,323	77.19	80	5	Ryan Whitley	Larry Geneser
7. Christian Novacek	28,996	34,681	78.11	84	6	Ed Orell	Marc Zipper
8. Haunani Gilpatrick	23,792	24,689		91	9		Bruce Gilpatrick
9. John Huber	22,819	32,205	73.21	77	8	David Brister	Eric Giglione
10. Stacey Wall	22,365	23,192	85.70	89	4	David Brister	Eric Giglione

YTD Production

All Time Record to Beat

Month: \$864,620 Net ALP

Name	1st Year Agent	Net ALP	Pers	N/G	# 1st Yr Agents	MGA	SGA
1. James Peate	\$342,218	\$487,551	76.51	83	8	Ed Orell	Marc Zipper
2. Scott Sonnenberg	255,933	337,507	77.19	80	5	Ryan Whitley	Larry Geneser
3. Alan Becker	242,027	360,034	82.07	83	6	Yaroslav Bitman	Larry Geneser
4. Michael O'Rourke	220,645	303,885	76.29	81	6	Ryan Whitley	Larry Geneser
5. Christian Novacek	211,931	291,475	78.11	84	6	Ed Orell	Marc Zipper
6. John William	134,650	198,475	83.49	89	5	Ed Orell	Marc Zipper
7. Arkadi Nulman	129,586	308,347	88.92	84	3	Vlad Basov	Larry Geneser
8. Paul Lund	125,545	189,655	83.37	84	2	Robert Olson	Scott Smith
9. John Huber	125,360	193,442	73.21	77	8	David Brister	Eric Giglione
10. Todd Hollman	91,680	141,160	75.11	82	6		Lisa D'Amico


Master General Agents




1. Edward Orell
MGA YTD Record Breaker
 Altamonte Springs, FL



2. Ryan Whitley
 St. Louis, MO



3. Vlad Basov
 Kansas City, MO



4. Yaroslav Bitman
 St. Louis, MO




5. Robert Olson
 Downer's Grove, IL



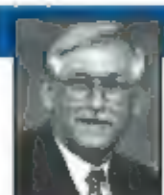
6. Michael Knapick
 Downer's Grove, IL




7. David Brister
 Edison, NJ



8. Kyle Winebrenner
 Little Rock, AR



9. John West
 Charleston, WV



10. Timothy Gray
 Toledo, OH

October Production

All Time Record to Beat
 Month: \$208,884 Net ALP Edward Orell

Name	1st Yr. Agent	Net ALP	Pers	NG	#1st Yr. Agents	SGA
1. Edward Orell	\$190,463	\$236,811	75.60	79	29	Marc Zipper
2. Ryan Whitley	81,119	98,950	75.56	79	11	Larry Geneser
3. Vlad Basov	74,607	104,790	82.23	82	9	Larry Geneser
4. Yaroslav Bitman	67,781	79,476	82.96	83	9	Larry Geneser
5. Robert Olson	58,717	71,088	76.36	81	8	Scott Smith
6. Michael Knapick	50,200	63,347	73.18	76	8	Scott Smith
7. David Brister	47,693	79,335	76.28	81	9	Eric Giglione
8. Kyle Winebrenner	44,927	60,147	73.98	82	11	Richard Neal
9. John West	41,862	49,475		87	11	Marc Morton
10. Timothy Gray	39,551	57,667	78.16	79	10	Mike Jones
11. Lee Conti	36,739	50,570	77.52	86	6	Cohen-Rutt
12. Jeffrey Dinocento	36,385	63,367	75.88	80	10	Eric Giglione
13. Doreen Ryan-Foti	34,210	47,769	76.28	80	9	Jatoft-Foti
14. James Isip	34,140	45,297	78.21	88	9	Cohen-Rutt
15. Stephan Ross	33,391	53,666	81.92	94	4	Steve Friedlander
16. Steven Engrav	32,454	35,533	78.58	82	12	Rick Altig
17. Paul Rumbuc	29,938	33,565	76.13	84	5	Hancock-Boles
18. Nicholas Nitkowski	29,648	52,617	78.70	77	17	Tom Williams
19. David Ragland	27,782	29,691	85.91	82	5	Matt Blumert
20. Allan Jennings	27,419	27,063	74.19	82	9	William Jennings

YTD Production

All Time Record to Beat
 YTD: \$1,186,608 Net ALP Jack Kirschling

Name	1st Yr. Agent	Net ALP	Pers	NG	#1st Yr. Agents	SGA
1. Edward Orell	\$1,162,393	\$1,705,111	75.60	79	29	Marc Zipper
2. Vlad Basov	534,897	709,038	82.23	82	9	Larry Geneser
3. Ryan Whitley	526,821	793,751	75.56	79	11	Larry Geneser
4. Christine Hartman	390,094	654,702	75.07	84	7	Cohen-Hartman
5. Robert Olson	370,235	458,986	76.36	81	8	Scott Smith
6. David Brister	353,235	487,387	76.28	81	9	Eric Giglione
7. Lee Conti	347,898	391,746	77.52	86	6	Cohen-Rutt
8. Michael Knapick	332,279	434,048	73.18	76	8	Scott Smith
9. Erik Graham	326,157	746,357	86.86	86	7	Cohen-Rutt
10. Yaroslav Bitman	304,363	512,902	82.96	83	9	Larry Geneser
11. Stacie Williams	275,738	364,828	75.22	74	4	Rick Altig
12. Jeffrey Dinocento	273,671	612,139	75.88	80	10	Eric Giglione
13. Nicholas Nitkowski	270,435	353,680	78.70	77	17	Tom Williams
14. James Isip	255,750	338,140	78.21	88	9	Cohen-Rutt
15. Ilija Orlovic	252,932	496,621	74.05	75	7	Rick Altig
16. Doreen Ryan-Foti	246,597	480,290	76.28	80	9	Jatoft-Foti
17. Kyle Winebrenner	240,616	395,492	73.98	82	11	Richard Neal
18. Roger Fung	219,490	567,210	81.40	81	11	Rick Altig
19. Gary Williams	215,888	484,741	74.62	74	4	Rick Altig
20. Rory Lee	199,234	239,653	75.41	76	4	Rick Altig



MGA Monthly Bonus Program

65 Percent and 70 Percent Contracts

For more information on the MGA Bonus Program go to www.aflins.com

October Bonus Qualifiers

Edward Orell \$11,206	James Isip \$2,276	James Dovin \$1,447	Dennis Muth \$821
Ryan Whitley \$6,762	Steve Khadvian \$2,239	Steven Engrav \$1,433	Thomas Foley \$719
Yaroslav Bitman \$5,268	David Brister \$2,168	Adel Kouhari \$1,423	John West \$655
Vlad Basov \$5,202	Gay Deitch \$1,684	Doreen Ryan-Foti \$1,414	Carl Boldon \$566
Robert Olson \$3,894	Ilija Orlovic \$1,632	Erik Graham \$1,343	Allan Jennings \$502
Jeffrey Dinocento \$2,938	Stephen Ross \$1,579	Joseph Nosse \$1,229	Shashi Parekh \$480
Kyle Winebrenner \$2,863	Paul Rumbuc \$1,566	Roger Fung \$1,208	Barry Kushner \$400
Michael Knapick \$2,842	Andy Zomaya \$1,559	Christine Hartman \$1,113	Hans Wikle \$355
Lee Conti \$2,457	Timothy Gray \$1,486	Rory Lee \$1,003	Gary Williams \$354
Nicholas Nitkowski \$2,447	David Ragland \$1,458	Stanley Norris \$875	Clifford Carroll \$314

Total \$81,180



1. Ilija Orlovic
Winnipeg, MB



2. Gary Williams
Nashville, TN



3. Donald Wold
Bothell, WA



October Production

Name	1st Yr. Agent	Net ALP	Pers	NG	# MGAs	SGA
1. Ilija Orlovic	\$46,850	\$63,114	77.05	80	4	Rick Altig
2. Gary Williams	40,756	93,966	73.92	76	6	Rick Altig
3. Donald Wold	40,137	90,262	76.14	78	8	Rick Altig

YTD Production

Name	1st Yr. Agent	Net ALP	Pers	NG	# MGAs	SGA
1. Gary Williams	\$747,623	\$1,460,991	73.92	76	6	Rick Altig
2. Donald Wold	476,944	896,547	76.14	78	8	Rick Altig
3. Ilija Orlovic	269,205	458,008	77.05	80	4	Rick Altig

Top State General Agents



Larry Geneser

Category I	OCTOBER PRODUCTION						YEAR TO DATE PRODUCTION				
	SGA	1st Yr Agent	Quota	% Of Quota	Net ALP	NG	Pers	1st Yr Agent	Quota	% Of Quota	Net ALP
	Larry Geneser	\$287,435	\$80,000	359	\$392,164	80	78.19	\$1,859,616	\$720,000	258	\$2,965,043
	Marc Zipper	221,857	70,000	317	286,297	78	73.11	1,424,280	640,000	223	2,143,697
	Eric Giglione	133,787	80,000	167	236,690	81	74.87	1,207,367	800,000	151	2,070,642
	Cohen-Rutt	145,813	90,000	182	262,941	84	79.61	1,488,937	900,000	165	2,422,535
	Rick Altig	319,716	330,000	97	738,735	79	80.19	3,641,444	3,090,000	118	7,756,580



Kevin Khadivian

Category II	OCTOBER PRODUCTION						YEAR TO DATE PRODUCTION				
	SGA	1st Yr Agent	Quota	% Of Quota	Net ALP	NG	Pers	1st Yr Agent	Quota	% Of Quota	Net ALP
	Kevin Khadivian	\$54,776	\$50,000	110	\$64,974	83		\$109,277	\$200,000		\$200,879



Ali Shahrak

Category III	OCTOBER PRODUCTION						YEAR TO DATE PRODUCTION				
	SGA	1st Yr Agent	Quota	% Of Quota	Net ALP	NG	Pers	1st Yr Agent	Quota	% Of Quota	Net ALP
	Ali Shahrak	\$68,427	\$40,000	166	\$85,421	86		\$175,361	\$110,000	159	\$252,881
	Richard Neal	49,440	40,000	124	65,670	81	74.03	256,317	470,000		456,003
	Cohen-Hartman	37,570	40,000	94	89,864	85	78.06	443,583	400,000	111	914,692

Top State General Agents



Dennis Ishler

Category IV	OCTOBER PRODUCTION						YEAR TO DATE PRODUCTION				
	SGA	1st Yr Agent	Quota	% Of Quota	Net ALP	NG	Pers	1st Yr Agent	Quota	% Of Quota	Net ALP
	Dennis Ishler	\$47,888	\$30,000	160	\$54,501	81	79.67	\$400,837	\$300,000	134	\$473,865
	William Jennings	44,648	30,000	149	55,488	85		190,391	150,000	127	306,302
	Steve Friedlander	39,648	30,000	132	80,986	89	73.19	508,928	300,000	170	781,545



Matt Blumert

Category V	OCTOBER PRODUCTION						YEAR TO DATE PRODUCTION				
	SGA	1st Yr Agent	Quota	% Of Quota	Net ALP	NG	Pers	1st Yr Agent	Quota	% Of Quota	Net ALP
	Matt Blumert	42,001	20,000	210	50,628	79	75.38	244,476	200,000	122	380,679
	Mike Jones	40,301	20,000	202	62,369	79	78.33	168,414	200,000	84	369,853
	Ramin Kouladji	32,886	20,000	164	51,296	77	73.00	296,878	200,000	149	443,598
	Joseph Manone	23,400	20,000	117	69,497	83	78.43	241,525	200,000	121	618,975
	Robert Smith	19,378	20,000	97	22,258	81		85,463	80,000	107	92,471



Greg Parlee

Category VI	OCTOBER PRODUCTION						YEAR TO DATE PRODUCTION				
	SGA	1st Yr Agent	Quota	% Of Quota	Net ALP	NG	Pers	1st Yr Agent	Quota	% Of Quota	Net ALP
	Greg Parlee	\$21,255	\$20,000	106	\$19,666	79	78.71	\$162,496	\$200,000	81	\$189,557



from the desk of
Denise Bowyer
National Public Relations
Director

Did You Do Your Part?

What part did you play in the greatest drama of modern times?

As of today, an impatient nation still awaits the outcome of last month's presidential election. It seems that chads, dimples, and butterflies will ultimately determine the course of our Nation's future. Some Americans have already lost interest — on to the next activity. For others who have cabinet positions, careers and presidential appointments at stake, the wait is agony. For many of us, it is a time to observe and possibly reflect on the lessons this situation will bring.

Did your vote count?

If you ever doubted the power of one vote — your wake-up call has arrived! In a democracy with only 51 percent of the electorate vote, we have been handed a great lesson in civic responsibility. As individuals I hope we each did our part. Collectively, I take pride in the fact that we played a significant role in this year's election.

Did your work count?

Michigan, Ohio, Illinois and Wisconsin, all SWING states provided some of the tightest races nationwide. Our Agencies in those states played a crucial role in the turnout of union voters. The AIL Agencies in these critical targeted states mailed and delivered over 100,000 Gore flyers to union members and their families. Amazingly, three out of four of these states narrowly provided the victory to Gore, along with a new democratic senator in Michigan, and several key congressional victories. OPEIU VOTE contributions to candidates in these critical states exceeded \$20,000, or 15 percent of our VOTE fund.

Although we may not like how this story ends, I want to thank each of you who took part and acted in this — the greatest drama of modern times.

"Voting is a civic sacrament."

— Theodore M. Hesburgh

Qualifiers

DEBBIE ENSTEDT	\$943
ROBIN DENHAM	\$943
LAURIE ONASCH	\$910
THOMAS WALL	\$845
DARRELL DOREY	\$725
WENDI ROSE	\$725
RANDY STOCKLEY	\$683
ROBIN ANORADE	\$683
CHERYL COOK	\$625
LEO VANDENBUSSCHE	\$580
MALKA ARONY	\$575
VIVIAN UNGER DWYER	\$575
RONA SPANO	\$560
RICHARD HARMON	\$525
ROGER JOHNSON	\$525
JOHN WILKINSON	\$500
LINDA STATDLER	\$480
JOSEPH WARD	\$350
SMERYL SALAKAS	\$345
KENNETH ALTIZER	\$325
JENNY WILLIAMS	\$300
SANDRA JOHNSON	\$275
SHARON SWINFORD	\$263
JACQUELINE DEVOOGHT	\$260
CATHERINE BRIGGLE	\$250
DAVID BLAISDELL	\$250
JOSEPH WESTFALL	\$250
SUSAN MICKA	\$250
DONALD SPOHN	\$240
DANIEL OTTO	\$230
MANON BRULOTTE	\$220
ROBERT COX	\$210
CYNTHIA BLUMERT	\$200
FRANCES YENNIE	\$200
PATTI MORGAN	\$200

PR BONUS

JANUARY
FEBRUARY
MARCH
APRIL
MAY
JUNE
JULY
AUGUST
SEPTEMBER
OCTOBER
NOVEMBER
DECEMBER



Total \$16,020



PR Manager



Debbie Enstedt
Winnipeg, MB

Category A:



Debbie Enstedt
Winnipeg, MB

"No amount of self-improvement can make up for a lack of self-acceptance."
— quote by Robert Holden



Thomas Wall
Toronto, ON

Category B:



Laurie Onasch
Menomonee Falls, WI

"If you enjoy what you do, it truly reflects on your ability to succeed. What group would not be interested in working with AIL when they see the excitement, belief and commitment that we have for what we do?"



Randy Stockley
St. John's, NF

Category C:



Patti Morgan
Shreveport, LA

"The key to my success is serving with great pride and responsibility. I have continuously tried to build a reputation of trust and confidence with all my groups."



Darrell Dorey
Riverview, NB

All Time PR Card Production Record

Month: 18,960 cards Anthony Gentili

All Time PR Card Production Record

YTD: 61,879 cards Denise Bowyer

October Production

PR Manager	No. Cards	SGA
1. Debbie Enstedt	11,671	Rick Altig
2. Malka Arony	2,808	Cohen-Hartman
3. Charles Hill	2,244	Jatoft-Foti

YTD Production

PR Manager	No. Cards	SGA
1. Debbie Enstedt	69,796	Rick Altig
2. Malka Arony	35,800	Cohen-Hartman
3. Charles Hill	22,255	Jatoft-Foti

Category A	No. Cards	SGA
1. Debbie Enstedt	6,039	Rick Altig
2. Thomas Wall	3,941	Joshua Chalom
3. Robin Denham	3,290	Larry Geneser
4. Robin Andrade	2,012	Kevin Khadivian
5. John Wilkinson	1,577	Scott Smith

Category A	No. Cards	SGA
1. Debbie Enstedt	27,292	Rick Altig
2. Robin Denham	24,734	Larry Geneser
3. Leo VanDenBussche	24,048	Rick Altig
4. Wendi Rose	20,147	William Devine
5. Brenda DiSomma	17,198	Eric Giglione

Category B	No. Cards	SGA
1. Laurie Onasch	2,619	Joe Manone
2. Randy Stockley	2,011	Anne O'Driscoll
3. Joseph Winfield	1,987	Greg Partee
4. Vivian Unger Dwyer	1,969	Billy Faulkner
5. Malka Arony	1,802	Cohen-Hartman

Category B	No. Cards	SGA
1. Malka Arony	21,361	Cohen-Hartman
2. Laurie Onasch	14,063	Joe Manone
3. Linda Stadler	12,344	Surace-Surace
4. Sheryl Salakas	11,133	Lisa D'Amico
5. Sandra Johnson	11,014	Gary Bleier

Category C	No. Groups	SGA
1. Patti Morgan	60	William Devine
2. Darrell Dorey	24	Ramin Kouladji
3. Frances Yennie	21	Larry Geneser
4. Pater Nielsen	13	Robert Glover
5. Richard Harmon	13	Dan Rubio

Category C	No. Groups	SGA
1. Darrell Dorey	281	Ramin Kouladji
2. Susan Fuldauer	101	Mark Hancock
3. Joseph Ward	93	Larry Geneser
4. Erin McKee	86	Rick Altig
5. Cheryl Cook	84	Dennis Ishler
5. Vivian Unger Dwyer	84	Billy Faulkner

Category A = Categories 1 and 2. Category B = Categories 3, 4, 5 and 6. Category C = Top number of contracts signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the Spotlight are as follows: Must have 2 PR Representatives coded and meet production requirements.

MONETARY DONATIONS

- AIL
- Donated \$2,000 to the New York Chapter Arthritis Foundation for their attendance at the John E. Lawe Labor Leaders' Award Buffet Reception.
 - Donated \$5,000, in association with the AFGWU, for the AIL/AFGWU Lawrence Bankowski Scholarship Program. The five winners, Rachel A. Bagby, Brandon Keon Mays, Jamey Graham, Jill Marie Smasal and Twana C. Cox, will each receive a \$1,000 non-renewable college scholarship.
- Altig Agency
- Donated \$500 to the South Carolina AFL-CIO scholarship fund.
 - Donated \$1,000 to the scholarship fund of the NC State Women's Bowlers Association.
- Larry Geneser Agency
- Donated \$500 to Jennifer B. Brenner, the winner of the Greater Madison County Federation of Labor Scholarship.
- Rick Mansfield Agency
- Donated \$500 in strike funds to the Machinists Union Local S-6 in support of their strike against Bath Iron Works.

Total
\$9,500

OTHER INVOLVEMENT

- AIL
- Co-sponsored the James R. Hoffa Memorial Golf Tournament, which raised money for the Education Scholarship Fund.
- Altig Agency
- Donated a TV/VCR combination to the Labor Day Parade and Family Picnic in Charlotte, NC.
 - Helped support the annual Labor Day Parade with refreshments for youth bands, drill teams and the parade planning committee.
 - Donated a 25" TV/VCR to the North Carolina AFL-CIO to raise funds for FLOC.
 - Donated a 25" TV to the CWA No. 3603 Family Picnic.
 - Donated door prizes to PACE No. 1268 and GMP No. 291 to help with Union Membership drives.
- Robert Glover Agency
- Donated canned and boxed goods to the Tri-County Labor Agency for the Human Services Food Bank.
- Jatoft-Foti Agency
- Sponsored the Sacramento Central Labor Council "A Salute to Labor" event with a table and ad in the event program.
- Rick Mansfield Agency
- Donated food to the families of the Machinists Union Local S-6, in support of their strike against Bath Iron Works.
- Ramin Kouladji Agency
- Donated a TV/VCR combination to the Licensed Practical Nurses Association of Nova Scotia, which was used at the 40th LPNANS Annual Convention.
 - Sponsored the All Canada Progress Meeting for The International Brotherhood of Electrical Workers, Local Union No. 625.
 - Made a donation to the Sheet Metal Workers' International Association, Local Union No. 409 for their annual golf tournament.
- Zeidner-Cowan Agency
- Donated a deluxe golf bag to the Michigan State Building and Construction Trades Council for their annual golf outing.
- Altig/Bleier/Manone Agency
- Sponsored the Region Ten Leadership Conference for the PACE International Union.

"A hundred times every day I remind myself that my inner and outer life depend on the labors of other men, living and dead, and that I must exert myself in order to give in the same measure as I have received."

— Albert Einstein



from the desk of
Jim Wright

Former Speaker of the
U.S. House of Representatives

Jim Wright was born in Ft. Worth, Texas, a city he represented in Congress from 1955 to 1989.

He was elected to the Texas legislature at 23, and at 26 became the youngest Texas mayor when he was chosen to head the city of Weatherford.

Elected to Congress at 31, Mr. Wright served 18 consecutive terms and authored legislation in the fields of foreign affairs, economic development, water conservation, education and energy.

He served 10 years as Majority Leader before being sworn in as Speaker in 1987, and was re-elected as Speaker in 1989.

Currently, Mr. Wright serves as senior political consultant to American Income Life Insurance Company.

In It For The Long Haul

In 1776, our founding fathers wrote a *Constitution*, which was both visionary and practical. According to Benjamin Franklin this *Constitution* created, "a republic...if [we] can keep it." Under the *Constitution*, we have been able to make corrections and change directions peacefully and legally. And because of the dedication and commitment of the American people we have managed to keep our republic — for 224 years. This makes the United States the world's oldest republic.

Recently, we have seen our republic and our *Constitution* in action. One hundred million Americans voted in this, our closest presidential election in history. At this time I do not know how the recounts will turn out. But I am confident of this — *we will keep our republic!* We will accommodate and go forward. **We are all in this together!**

It was almost 50 years ago when my good friend, Bernard Rapoport, told me he had borrowed \$25,000 to buy controlling interest in a tiny fledgling insurance company.

Today, American Income Life boasts over 2 million policies in force, serving families throughout the United States and stretching from Canada to New Zealand, with a field force approaching 2,000 Agents. **Bernie Rapoport had his eye on the future, and he committed himself to this Company.**

Today's leadership at AIL, is young, energetic and vital. People like Roger Smith and Paul Straubel are not resting on the laurels of this 50-year old Company. Responding to their challenges, today's Agencies are breaking old records, bridging into new territory and achieving new goals.

Like Americans have done for 224 years, like Bernard Rapoport did 50 years ago — AIL's leaders have committed themselves for the long haul. And I am proud to be a part of this endeavor. Aren't you?

Roger wrote in the September Spotlight "Every time you sell a family a policy, you are giving that family a future." Embed this in your mind, it will illuminate your countenance and spill forth into your words.

Your success at American Income depends in part upon how you regard this opportunity in your own mind. Do you think of this as just a job? Or do you see it as a profession? **Are you committed for the long haul?** Therein may lie the secret of a success-oriented attitude.

A first year income of \$35,000, with the same annual number of policies and an acceptable renewal rate, puts you well above \$100,000 in the fourth year. And after that? Well there are no ceilings, so the rest is up to you. **And this is what I mean by IN IT FOR THE LONG HAUL!**

Sunset courtesy of

Sint Maarten Island

*An Island Enriched
with Tradition*

For more than 350 years, Sint Maarten/Saint Martin island has been simultaneously occupied by France and the Netherlands. And in 1648 they both agreed to divide the island, with the northern part going to the French (Saint Martin) and the southern part going to the Dutch (Sint Maarten).

Sint Maarten, part of the Netherlands Antilles, is primarily an internally self-governed province.

The tropical atmosphere, breezy climate and bi-cultural society, have made it a popular vacation destination.

Philipsburg, the capital of Sint Maarten, is nestled in the heart of the Dutch side of the island. This duty-free port is just the place for anyone who enjoys a multitude of activities — from **snorkeling, waterskiing, tennis and golf**, to **fine dining, gambling, shopping** and an **active nightlife**.

*Offering the best of both worlds,
Philipsburg, Sint Maarten is a tropical
getaway you won't want to miss.*



American Income Life
Convention 2001, April 23-27